

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICK JAMES HELMICK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-23383

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/22/2014 and confirmed on 9/26/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,074.00
Less Refunds to Debtor	2,040.15	
TOTAL AMOUNT OF PLAN FUND		98,033.85
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,700.00	
Trustee Fee	4,042.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,742.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	66,922.50	0.00	66,922.50
	Acct: 6020				
	LAKEVIEW LOAN SERVICING LLC	21,240.89	21,240.89	0.00	21,240.89
	Acct: 6020				
	PA STATE EMPLOYEES CU/PSECU	1,364.52	1,364.52	167.33	1,531.85
	Acct: XXXX L10				
	ONE MAIN FINANCIAL(*)	797.00	797.00	152.01	949.01
	Acct: XXXXXX3410				
					90,644.25

Priority				
	RICHARD W. SCHIMIZZI, ESQ.	0.00	0.00	0.00
	Acct:			
	PATRICK JAMES HELMICK	0.00	0.00	0.00
	Acct:			
	PATRICK JAMES HELMICK	774.00	774.00	0.00
	Acct:			
	PATRICK JAMES HELMICK	1,266.15	1,266.15	0.00
	Acct:			
	SCHIMIZZI LAW LLC	2,700.00	2,700.00	0.00
	Acct:			
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00
	Acct: 6020			

NONE

Unsecured				
	ACCEPTANCE NOW	0.00	0.00	0.00
	Acct: ?			
	PRA/PORTFOLIO RECOVERY ASSOC	1,070.88	64.79	0.00
	Acct: 0875			64.79
	CHILDRENS COMMUNITY PEDIATRICS	0.00	0.00	0.00
	Acct: ?			
	DENNIS PERRY++	0.00	0.00	0.00
	Acct: ?			
	FERGUSON FUNERAL HOME	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	FNB CONSUMER DISCOUNT CO	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN INFOSOURCE LP AGENT - MI	389.76	23.58	0.00	23.58
	Acct: 2661				
	ONE MAIN FINANCIAL(*)	7,657.78	463.30	0.00	463.30
	Acct: XXXXXXXX3410				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: ?				
	WASTE MANAGEMENT* (PMT)	301.80	18.26	0.00	18.26
	Acct: 1978				
	WEST PENN POWER*	1,267.65	76.69	0.00	76.69
	Acct: 9141				
	PEOPLES NATURAL GAS CO LLC*	1,446.59	0.00	0.00	0.00
	Acct: 5850				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	COLONIAL ACCEPTANCE CO++	0.00	0.00	0.00	0.00
	Acct: 3716				
					646.62
 TOTAL PAID TO CREDITORS					
TOTAL					91,290.87
CLAIMED	0.00				
PRIORITY	23,402.41				
SECURED	12,134.46				

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICK JAMES HELMICK

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-23383

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick James Helmick
 Debtor

Case No. 14-23383-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Patrick James Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329
 13910222 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)
 13910221 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394
 13910225 +Dr. Dennis A. Perry, 1 Twilight Hollow Road, Charleroi, PA 15022-9500
 13910228 +FNB Consumer Discount, Atten: David Fitzpatrick, P.O. Box 2045, Uniontown, PA 15401-1645
 13910227 +FNB Consumer Discount, 6291 State Route 30, Greensburg, PA 15601-7597
 13910226 +Ferguson Funeral Home, 80 Morgantown Street, Uniontown, PA 15401-4294
 13910230 +KML Law Group, Atten: Michael T. McKeever, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13910231 +Lakeview Loan Servicing, 4425 Ponce De Leon Blvd., Mailstop MS5/251, Coral Gables, FL 33146-1837
 13910235 +Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 13974737 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
 13910239 +Receivable Management Services, 240 Emery Street, Bethlehem, PA 18015-1980
 13910240 +Rita Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13910219 +E-mail/Text: bankruptcy@rentacenter.com Oct 26 2019 03:28:00 Acceptance Now,
 5501 Headquarters Drive, Plano, TX 75024-5837
 13914563 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Oct 26 2019 03:33:11
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13910220 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 03:33:55 Capital One,
 P.O. Box 30281, Salt Lake City, UT 84130-0281
 13910224 +E-mail/Text: ccusa@ccuhome.com Oct 26 2019 03:25:33 Credit Collections USA,
 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
 13910229 E-mail/PDF: gecscedi@recoverycorp.com Oct 26 2019 03:35:09 GE Capital Retail Bank,
 P.O. Box 960061, Orlando, FL 32896-0061
 13932380 E-mail/Text: camanagement@mtb.com Oct 26 2019 03:25:57 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240-1288
 13910232 E-mail/Text: camanagement@mtb.com Oct 26 2019 03:25:57 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182
 13910233 E-mail/Text: camanagement@mtb.com Oct 26 2019 03:25:57 M&T Bank, P.O. Box 900,
 Millsboro, DE 19966
 13910234 +E-mail/Text: bankruptcypdt@mcmcg.com Oct 26 2019 03:26:44 Midland Funding,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13910236 +E-mail/PDF: cbp@onemainfinancial.com Oct 26 2019 03:33:45 OneMail Financial,
 6801 Colwell Blvd, Irving, TX 75039-3198
 13910237 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2019 03:35:06 OneMail Financial,
 Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
 13946073 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2019 03:32:46 OneMain Financial, Inc,
 P O Box 6042, Sioux Falls, SD 57117-6042
 13958429 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 03:32:57
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13910238 E-mail/Text: bankruptcynotices@pseco.com Oct 26 2019 03:27:37 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 13910242 +E-mail/PDF: gecscedi@recoverycorp.com Oct 26 2019 03:33:48 Synchrony Bank/Lowe's,
 P.O. Box 965005, Orlando, FL 32896-5005
 13910243 +E-mail/Text: rmcbknotices@wm.com Oct 26 2019 03:27:39 Waste Management,
 2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109
 13938074 +E-mail/Text: bankruptcyp@firstenergycorp.com Oct 26 2019 03:26:50 West Penn Power,
 1310 Fairmont Ave, Fairmont WV 26554-3526

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 13910241* +Rita Helmick, 91 Prestwick Drive, Greensburg, PA 15601-1329
 13910223 ##+Colonial Acceptance Co, 312 Fallowfield Avenue, Charleroi, PA 15022-1405

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 30

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com
Matthew R. Schimizzi on behalf of Debtor Patrick James Helmick mrs@schimizzilaw.com,
G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Debtor Patrick James Helmick rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 8